

STIC Database Tracking Number:

To: Vivek Koppikar
Location: KNX5D51
Art Unit: 3686
Date: July 14, 2009
Case Serial Number: 9/702489

From: *Lucy Park*
Location: EIC
KNX 8A54
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Search Notes

Dear Examiner Koppikar :

Please find attached the results of your search for the above-referenced case. The search was conducted in Dialog, the Internet and EBSCO HOST.

I have listed *potential* references of interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

| | |
|--|----------|
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| A. Dialog | 3 |
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I. Potential References of Interest

A. Dialog

19/5/11 (Item 11 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0009125998 *Drawing available*

WPI Acc no: 1999-046439/**199905**

XRPX Acc No: N1999-033856

On-line sales automation system for insurance agents and agencies - has database linked to agents computers over internet with different products marked as linked to different policies by colour coding on graphical user interface

Patent Assignee: LIFEWEB LLC (LIFE-N)

Inventor: JACOB S S; KAPLAN J M; LIVINGSTON D R; MEYER E W

| Patent Family (1 patents, 1 countries) | | | | | | | |
|--|------|----------|--------------------|------|----------|--------|------|
| Patent Number | Kind | Date | Application Number | Kind | Date | Update | Type |
| CA 2229674 | A | 19980821 | CA 2229674 | A | 19980216 | 199905 | B |

Priority Applications (no., kind, date): US 1997804729 A 19970221

| Patent Details | | | | | |
|----------------|------|-----|-----|------|--------------|
| Patent Number | Kind | Lan | Pgs | Draw | Filing Notes |
| CA 2229674 | A | EN | 202 | 100 | |

Alerting Abstract CA A

The system has several end users computers (104) connected over the internet (105) to a main sever (10) and database (102) through a carrier host (103). The main server has a processor that **generates** several action items (e.g. **insurance policies**) for the end users, these are displayed on the users computer screen as different visual indicators (colours; patterns; etc.) representing the status of each item. The user can select and interact with the information displayed using a conventional **menu** driven graphical interface. Each item has a **menu** of symbols defining components (e.g. different products) within each item, these are colour coded or follow the same pattern as the item they attach to.

USE - For integrating e.g. insurance services and sales between **insurance agents** and agencies over world wide communications network e.g. internet or PSTN.

ADVANTAGE - Obviates time consuming and complicated multitudes of paperwork and forms that apply to different insurance policies being sold under different condition in different countries and allows for easy marrying up of information on products offered for each policy.

15/5/31 (Item 3 from file: 169)

DIALOG(R)File 169: Insurance Periodicals

(c) 1999 NILS Publishing Co. All rights reserved.

00161588

Continental taps major market via CompuServe.

Jones, David C.

National Underwriter: Life & Health/Financial Services , Jul 25 1994, p8

Document Type: Journal Article

Journal Code: NULH

Abstract: More than 600,000 middle and upper-middle income households subscribing to the CompuServe on-line network can shop by computer in Continental Insurance Company's Continental InsuranCenter. InsuranCenter is a **menu**-driven service that lets CompuServe subscribers use their keyboards to shop for personal lines coverage, **make policy** changes, file claims, educate themselves on the basics of **insurance**, and confer with Continental customer service representatives. (Author/DMM)

Country: UNITED STATES

Descriptors: Computer Networks; Continental Insurance Company; Marketing

15/5/32 (Item 4 from file: 169)

DIALOG(R)File 169: Insurance Periodicals

(c) 1999 NILS Publishing Co. All rights reserved.

00028083

Agents can underwrite and issue on the spot.

Bests Review: Life/Health , Jun 1985, p96

Document Type: Journal Article

Journal Code: BLH

Abstract: Swiss Am Financial Consultants, Cherry Hill, New Jersey, has developed a microcomputer program which allows the home office to build in and control underwriting guidelines for an entire portfolio on a single diskette. Agents receive **menu**-driven software which guides them through the underwriting process and permits them to **issue** life, health or disability **insurance policies** on the spot to qualifying clients. (Author)

Descriptors: Agency Automation

11/3,K/3 (Item 1 from file: 16)

DIALOG(R)File 16: Gale Group PROMT(R)

(c) 2009 Gale/Cengage. All rights reserved.

04153123 **Supplier Number:** 46064053 (USE FORMAT 7 FOR FULLTEXT)

Aetna elects Charity First

Business Insurance , p 38

Jan 15 , 1996

Language: English **Record Type:** Fulltext

Document Type: Magazine/Journal; Tabloid ; Trade

Word Count: 100

Charity First, which markets comprehensive liability and property insurance to educational, **religious** and charitable **organizations**, began writing all new and existing accounts through Aetna Jan. 2.

An online connection to Hartford, Conn.-based Aetna's home office

computer system enables Charity First to **issue policies** and endorsements directly from its San Francisco office.

Comprehensive **insurance** programs provided by Charity First are distributed by independent insurance agents and brokers.

For more...

20/3,K/1 (Item 1 from file: 15)

DIALOG(R)File 15: ABI/Inform(R)

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01877707

05-28699

Software speeds processing, quoting of insurance policies

Hann, Leslie Werstein

Best's Review (Prop/Casualty) v100n4 pp: 106

Aug 1999

ISSN: 0161-7745 **Journal Code:** BIP

Word Count: 287

Abstract:

...package introductions for the insurance industry are briefly discussed.

In June, ClientSoft launched eXoro, an **Internet-based system** enabling **insurance agents** to rate, obtain quotes, apply for, underwrite, bind and **issue insurance policies** from any location in real time.

Text:

In June, ClientSoft, Hawthorne, N.Y., launched eXoro, an **Internet-based system** enabling **insurance agents** to rate, obtain quotes, apply for, underwrite, bind and **issue insurance policies** from any location in real time.

Stamex Inc., Wrentham, Mass., developed ConnectSmart, software that streamlines group **insurance** proposals and quoting. **Brokers** can submit the documentation to multiple insurers. Carriers can import data into their rating systems...

B. Additional Resources Searched

II. Inventor Search Results from Dialog

INVENTOR SEARCH – PATENTS

File 347:JAPIO Dec 1976-2009/Mar(Updated 090708)

(c) 2009 JPO & JAPIO

File 348:EUROPEAN PATENTS 1978-200928

(c) 2009 European Patent Office

File 349:PCT FULLTEXT 1979-2009/UB=20090709/UT=20090702

(c) 2009 WIPO/Thomson

File 350:Derwent WPIX 1963-2009/UD=200944

(c) 2009 Thomson Reuters

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| Set | Items | Description |
|-----|-------|--|
| S1 | 13 | AU=(GLICK D? OR GLICK, D?) |
| S2 | 2 | AU=(PANNABECKER D? OR PANNABECKER, D?) |
| S3 | 170 | AU=(SHEPHERD T? OR SHEPHERD, T?) |
| S4 | 163 | AU=(ALLISON M? OR ALLISON, M?) |
| S5 | 443 | AU=(WHITE H? OR WHITE, H?) |
| S6 | 1 | S1 AND S2 AND S3 AND S4 AND S5 |
| S7 | 3 | S1:S5 AND INSURANCE? |
| S8 | 3 | S6:S7 |

8/5/3 (Item 2 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0013951560 *Drawing available*
WPI Acc no: 2004-132083/200413
XRPX Acc No: N2004-105466

Computer network system, has server computer to calculate one of quote and rate for ministry of religious institution insurance policy and to issue policy containing ministry-specific coverages and premium billing information

Patent Assignee: ALLISON M J (ALLI-I); GLICK D L (GLIC-I); PANNABECKER D G (PANN-I); SHEPHERD T E (SHEP-I); WHITE H W (WHIT-I)

Inventor: ALLISON M J; GLICK D L; PANNABECKER D G; SHEPHERD T E; WHITE H W

| Patent Family (1 patents, 1 countries) | | | | | | | |
|--|------|----------|--------------------|------|----------|--------|------|
| Patent Number | Kind | Date | Application Number | Kind | Date | Update | Type |
| US 20040015422 | A1 | 20040122 | US 2000702489 | A | 20001031 | 200413 | B |

Priority Applications (no., kind, date): US 2000702489 A 20001031

| Patent Details | | | | | |
|----------------|------|-----|-----|------|--------------|
| Patent Number | Kind | Lan | Pgs | Draw | Filing Notes |
| US 20040015422 | A1 | EN | 78 | 13 | |

Alerting Abstract US A1

NOVELTY - The system has a user computer with a graphical user interface to display an inquiry and receive input information from a user. Server computer calculates one of a quote and a rate for a ministry of religious institution **insurance** policy, including ministry-specific coverages based on the information. The computer issues a policy containing ministry-specific coverages and premium billing information based on the information.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- A. a method of generating ministry or religious **insurance** quotes, rates and **applications**
- B. a machine readable program storage device for implementing a method of generating ministry or religious **insurance** quotes, rates and applications.

USE - Used for generating ministry or religious **insurance** quote, rate and application.

ADVANTAGE - The system allows for an automated under writing process in which a series of specific questions are asked in relation to a religiously-affiliated entity. The policy is rated and issued without human intervention if the responses fall within predetermined parameters. The system increases home office data entry, increases speed of delivery of information due to the elimination of mail service from the process, and increases efficiency. Management capability is also enhanced through the provision of improved reporting.

DESCRIPTION OF DRAWINGS - The drawing shows a screen display of a brotherhood mutual home page.

200 Brotherhood Mutual home page

INVENTOR SEARCH – NPL ABSTRACTS

File 35:Dissertation Abs Online 1861-2009/Jun
 (c) 2009 ProQuest Info&Learning
 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
 (c) 2002 Gale/Cengage
 File 65:Inside Conferences 1993-2009/Jul 14
 (c) 2009 BLDSC all rts. reserv.
 File 2:INSPEC 1898-2009/Jul W1
 (c) 2009 The IET
 File 474:New York Times Abs 1969-2009/Jul 14
 (c) 2009 The New York Times
 File 475:Wall Street Journal Abs 1973-2009/Jul 14
 (c) 2009 The New York Times
 File 99:Wilson Appl. Sci & Tech Abs 1983-2009/Jun
 (c) 2009 The HW Wilson Co.
 File 169:Insurance Periodicals 1984-1999/Nov 15
 (c) 1999 NILES Publishing Co.
 File 256:TecTrends 1982-2009/Jul
 (c)2009 Info.Sources Inc.All rights reserved

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| Set | Items | Description |
|-----|-------|--|
| S1 | 50 | AU=(GLICK D? OR GLICK, D?) |
| S2 | 1 | AU=(PANNABECKER D? OR PANNABECKER, D?) |
| S3 | 357 | AU=(SHEPHERD T? OR SHEPHERD, T?) |
| S4 | 222 | AU=(ALLISON M? OR ALLISON, M?) |
| S5 | 1341 | AU=(WHITE H? OR WHITE, H?) |
| S6 | 0 | S1 AND S2 AND S3 AND S4 AND S5 |
| S7 | 2 | S1:S5 AND INSURANCE? |
| S8 | 2 | S6:S7 |
| S9 | 2 | RD (unique items) |

[no relevant results]

INVENTOR SEARCH – FULL-TEXT NPL

File 15:ABI/Inform(R) 1971-2009/Jul 13
 (c) 2009 ProQuest Info&Learning
 File 9:Business & Industry(R) Jul/1994-2009/Jul 13
 (c) 2009 Gale/Cengage
 File 610:Business Wire 1999-2009/Jul 14
 (c) 2009 Business Wire.
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 275:Gale Group Computer DB(TM) 1983-2009/Jun 15
 (c) 2009 Gale/Cengage
 File 624:McGraw-Hill Publications 1985-2009/Jul 14
 (c) 2009 McGraw-Hill Co. Inc
 File 621:Gale Group New Prod.Annou.(R) 1985-2009/Jun 05
 (c) 2009 Gale/Cengage
 File 636:Gale Group Newsletter DB(TM) 1987-2009/Jun 19
 (c) 2009 Gale/Cengage
 File 613:PR Newswire 1999-2009/Jul 14
 (c) 2009 PR Newswire Association Inc
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 File 16:Gale Group PROMT(R) 1990-2009/Jun 19
 (c) 2009 Gale/Cengage
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 634:San Jose Mercury Jun 1985-2009/Jul 12
 (c) 2009 San Jose Mercury News
 File 148:Gale Group Trade & Industry DB 1976-2009/Jun 26
 (c) 2009 Gale/Cengage
 File 625:American Banker Publications 1981-2008/Jun 26
 (c) 2008 American Banker
 File 637:Journal of Commerce 1986-2009/Aug 07
 (c) 2009 UBM Global Trade
 File 20:Dialog Global Reporter 1997-2009/Jul 14
 (c) 2009 Dialog

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| Set | Items | Description |
|-----|-------|--|
| S1 | 32 | AU=(GLICK D? OR GLICK, D?) |
| S2 | 0 | AU=(PANNABECKER D? OR PANNABECKER, D?) |
| S3 | 13 | AU=(SHEPHERD T? OR SHEPHERD, T?) |
| S4 | 122 | AU=(ALLISON M? OR ALLISON, M?) |
| S5 | 578 | AU=(WHITE H? OR WHITE, H?) |
| S6 | 0 | S1 AND S2 AND S3 AND S4 AND S5 |
| S7 | 40 | S1:S5 AND INSURANCE? |
| S8 | 40 | S6:S7 |
| S9 | 36 | RD (unique items) |
| S10 | 2 | S9 AND (GUI? ? OR USER()INTERFACE? OR MENU? ? OR (ONLINE OR ON(ONLINE OR WEB OR INTERNET OR ELECTRONIC OR COMPUTER? OR WW-W)(2N)SYSTEM? ?) |

III. Patent Files from Dialog

File 347:JAPIO Dec 1976-2009/Mar(Updated 090708)

(c) 2009 JPO & JAPIO

File 350:Derwent WPIX 1963-2009/UI=200943

(c) 2009 Thomson Reuters

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| Set | Items | Description |
|-----|--------|--|
| S1 | 11922 | INSURANCE |
| S2 | 200 | S1(7N)(GENERAT? OR CREAT? OR MAKE? ? OR MAKING OR MADE OR - PREPAR? OR RETRIEV?)(3N)(QUOTE? ? OR RATE? ? OR APPLICATION?) |
| S3 | 399 | S1(7N)(GENERAT? OR CREAT? OR MAKE? ? OR MAKING OR MADE OR - PREPAR? OR RETRIEV? OR ISSUE? ? OR ISSUEING OR ISSUING) (3N)(- POLICY OR POLICIES) |
| S4 | 461769 | GUI? ? OR USER()INTERFACE? OR MENU? ? OR (ONLINE OR ON()LINE OR WEB OR INTERNET OR ELECTRONIC OR COMPUTER? OR WWW)(2N)SYSTEM? ? |
| S5 | 404 | S1(3N)(AGENT? ? OR REPRESENTATIVE? OR SALESMAN OR SALESMEN OR SALESPERSON? OR SALESWOMAN OR SALESWOMEN OR SALES()MAN OR MEN OR PERSON? ? OR WOMAN OR WOMEN) OR SELLER? ? OR VENDOR? ?) |
| S6 | 17 | S5(5N)(EDIT??? OR MODIFY? OR MODIFI? OR CHANG??? OR ALTER? OR SAVE? ? OR SAVING OR RETRIEV?) |
| S7 | 1938 | MINISTRY OR MINISTRIES OR MINISTERIAL OR RELIGIOUS?(3N)(INSTITUT? OR ORGANIZATION? OR ORGANISATION? OR ENTITY OR ENTITIES OR GROUP?) OR CHURCH?? |
| S8 | 165 | S2:S3 AND S4 |
| S9 | 1 | S8 AND S7 |
| S10 | 2 | S8 AND S6 |
| S11 | 2 | S9:S10 |
| S12 | 2 | S2:S3 AND S7 |
| S13 | 4 | S2:S3 AND S6 |
| S14 | 3 | S12:S13 NOT S11 |
| S15 | 165 | S2:S3 AND S4 |
| S16 | 15 | S15 AND PY=1963:2000 |
| S17 | 69 | S15 AND AY=1963:2000 |
| S18 | 66 | S16:S17 AND IC=(G06Q OR G06F) |
| S19 | 12 | S18 AND S5 |
| S20 | 54 | S18 NOT S19 |
| S21 | 37 | S1 AND S7 |
| S22 | 35 | S21 NOT (S11 OR S14 OR S18) |
| S23 | 1 | S22 AND PY=1963:2000 |
| S24 | 1 | S22 AND AY=1963:2000 |
| S25 | 1 | S23:S24 |

[your application]

11/5/2 (Item 2 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0013951560 *Drawing available*

WPI Acc no: 2004-132083/200413

XRPX Acc No: N2004-105466

Computer network system, has server computer to calculate one of quote and rate for ministry of religious institution insurance policy and to issue policy containing ministry-specific coverages and premium billing information

Patent Assignee: ALLISON M J (ALLI-I); GLICK D L (GLIC-I); PANNABECKER D G (PANN-I); SHEPHERD T E (SHEP-I); WHITE H W (WHIT-I)

Inventor: ALLISON M J; GLICK D L; PANNABECKER D G; SHEPHERD T E; WHITE H W

Patent Family (1 patents, 1 countries)

| Patent Number | Kind | Date | Application Number | Kind | Date | Update | Type |
|----------------|------|----------|--------------------|------|----------|--------|------|
| US 20040015422 | A1 | 20040122 | US 2000702489 | A | 20001031 | 200413 | B |

Priority Applications (no., kind, date): US 2000702489 A 20001031

Patent Details

| Patent Number | Kind | Lan | Pgs | Draw | Filing Notes |
|----------------|------|-----|-----|------|--------------|
| US 20040015422 | A1 | EN | 78 | 13 | |

Alerting Abstract US A1

NOVELTY - The system has a user computer with a graphical **user interface** to display an inquiry and receive input information from a user. Server computer calculates one of a quote and a rate for a **ministry of religious institution insurance policy**, including **ministry-specific** coverages based on the information. The computer **issues** a policy containing **ministry -specific** coverages and premium billing information based on the information.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- A. a method of **generating** ministry or religious insurance **quotes, rates** and **applications**
- B. **a machine** readable **program** storage device for implementing a method of generating ministry or religious **insurance quotes, rates** and **applications**.

USE - Used for **generating** ministry or religious **insurance quote, rate** and **application**.

ADVANTAGE - The system allows for an automated under writing process in which a series of specific questions are asked in relation to a **religiously-affiliated entity**. The policy is rated and **issued** without **human** intervention if the responses fall within predetermined parameters. The system increases home office data entry, increases speed of delivery of information due to the elimination of mail service from the process, and increases efficiency. Management capability is also enhanced through the provision of improved reporting.

DESCRIPTION OF DRAWINGS - The drawing shows a screen display of a brotherhood mutual home page.

200 Brotherhood Mutual home page

19/5/1 (Item 1 from file: 350)
 DIALOG(R)File 350: Derwent WPIX
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0018004647 *Drawing available*
 WPI Acc no: 2008-J24968/200853
 XRPX Acc No: N2008-663494

Insurance certificate i.e. document, creating system for use in insurance company, has computer system communicably coupled to database, where system comprises computer program providing certificate of insurance to certificate holder

Patent Assignee: CERTIFICATE EXCHANGE LLC (CERT-N)
 Inventor: HAYES F E

| Patent Family (1 patents, 1 countries) | | | | | | | | |
|--|------|----------|--------------------|------|----------|--------|------|--|
| Patent Number | Kind | Date | Application Number | Kind | Date | Update | Type | |
| US 7398220 | B1 | 20080708 | US 1999163615 | P | 19991104 | 200853 | B | |
| | | | US 2000706101 | A | 20001103 | | | |

Priority Applications (no., kind, date): US 1999163615 P 19991104; US 2000706101 A 20001103

| Patent Details | | | | | | |
|----------------|------|------|-----|------|------------------------|---------------|
| Patent Number | Kind | Lang | Pgs | Draw | Filing Notes | |
| US 7398220 | B1 | EN | 28 | 21 | Related to Provisional | US 1999163615 |

Alerting Abstract US B1

NOVELTY - The **system** has a **computer system** communicably coupled to a database, where the **computer system** comprises a **computer program** providing a **user interface** for a third-party to select a specific insured and providing a certificate holder name. The computer program **creates** the certificate of **insurance** with an insured name, address and **insurance policy** details accepted from a user, and certificate holder name, address and certificate purpose provided by the third party. The computer program provides the certificate of insurance to a certificate holder.

DESCRIPTION - An **INDEPENDENT CLAIM** is also included for a method for creating a certificate of insurance.

USE - System for creating an insurance certificate i.e. document in an insurance company.

ADVANTAGE - The system effectively creates the certificate of insurance with less time, thus preventing creation of an unauthorized certificate of insurance, on behalf of the insured by the third-party.

DESCRIPTION OF DRAWINGS - The drawing shows a block diagram of a web site used in connection with a certificate information database to provide services to a set of client systems.

10 Client machine

12 Web server **system**

19/5/2 (Item 2 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0016405422 *Drawing available*
WPI Acc no: 2007-121594/200712
XRPX Acc No: N2007-085105

Processing method for insurance application, involves performing all processing steps for insurance application during single user session on computer network

Patent Assignee: CARFAGNO K J (CARF-I); FENTON D A (FENT-I); SILVER E D (SILV-I); TRAYNOR J A (TRAY-I); WEAVER C A (WEAV-I)

Inventor: CARFAGNO K J; FENTON D A; SILVER E D; TRAYNOR J A; WEAVER C A

| Patent Family (1 patents, 1 countries) | | | | | | | |
|--|------|----------|--------------------|------|----------|--------|------|
| Patent Number | Kind | Date | Application Number | Kind | Date | Update | Type |
| US 20060271414 | A1 | 20061130 | US 1999329659 | A | 19990610 | 200712 | B |
| | | | US 2006432771 | A | 20060511 | | |

Priority Applications (no., kind, date): US 1999329659 A 19990610; US 2006432771 A 20060511

| Patent Details | | | | | | |
|----------------|------|------|-----|------|-----------------------------|---------------|
| Patent Number | Kind | Lang | Pgs | Draw | Filing Notes | |
| US 20060271414 | A1 | EN | 30 | 8 | Continuation of application | US 1999329659 |

Alerting Abstract US A1

NOVELTY - An insurance application is automatically approved or denied based on the comparison of the data contained in the application with stored underwriting criteria. Policy insurance is automatically offered to the user in response to the application over a computer network if the application is approved, and presenting the policy to the user for electronic acceptance. The user **issues the policy** upon electronic acceptance. All the processing steps of the **insurance** application occur during a single user session on the computer network.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

1. a method of processing an application for an amendment to an existing policy of insurance;
2. a **computerized system** for processing an insurance application during a single user session; and
3. a computer readable medium.

USE - Use for processing an insurance application.

ADVANTAGE - Automates the insurance application process so as to avoid the necessity of the involvement of an **insurance agent**, thus reducing cost of insurance. Allows a consumer to apply for and receive a policy of insurance quickly and easily. Allows a user to learn about the availability of the insurance through network resources such as Internet search engines and referral links.

DESCRIPTION OF DRAWINGS - The figure shows the flowchart of the method for processing an insurance application.

19/5/5 (Item 5 from file: 350)
DIALOG(R)File 350: Derwent WPIX
(c) 2009 Thomson Reuters. All rights reserved.

0012360696 *Drawing available*
WPI Acc no: 2002-303317/200234
XRPX Acc No: N2002-237305

Insurance quotes providing method using Internet, involves presenting agent list to user and providing information about selected agent along with generated insurance quote

Patent Assignee: IGOE E W (IGOE-I)

Inventor: IGOE E W

| Patent Family (1 patents, 1 countries) | | | | | | | |
|--|------|----------|--------------------|------|----------|--------|------|
| Patent Number | Kind | Date | Application Number | Kind | Date | Update | Type |
| US 20020026334 | A1 | 20020228 | US 1998199032 | A | 19981123 | 200234 | B |

Priority Applications (no., kind, date): US 1998199032 A 19981123

| Patent Details | | | | | |
|----------------|------|-----|-----|------|--------------|
| Patent Number | Kind | Lan | Pgs | Draw | Filing Notes |
| US 20020026334 | A1 | EN | 19 | 8 | |

Alerting Abstract US A1

NOVELTY - An **insurance quote** is **generated** based on information collected from user. An agent list is presented to the user for selecting a particular **agent**. The **insurance** quote is presented to the user along with information about selected agent.

DESCRIPTION - An INDEPENDENT CLAIM is also included for **computer system** and for a computer program.

USE - For providing insurance quotes through Internet.

ADVANTAGE - Allows captive agents to maintain their exclusive quote presentation role with users of the system, while eliminating the time delay introduced by the off-line quoting process.

DESCRIPTION OF DRAWINGS - The figure shows a flowchart relating to **agent**-centric automated **insurance** quoting system.

19/5/11 (Item 11 from file: 350)
DIALOG(R)File 350: Derwent WPIX
(c) 2009 Thomson Reuters. All rights reserved.

0009125998 *Drawing available*

WPI Acc no: 1999-046439/**199905**

XRPX Acc No: N1999-033856

On-line sales automation system for insurance agents and agencies - has database linked to agents computers over internet with different products marked as linked to different policies by colour coding on graphical user interface
Patent Assignee: LIFEWEB LLC (LIFE-N)

Inventor: JACOB S S; KAPLAN J M; LIVINGSTON D R; MEYER E W

Patent Family (1 patents, 1 countries)

| Patent Number | Kind | Date | Application Number | Kind | Date | Update | Type |
|---------------|------|----------|--------------------|------|----------|--------|------|
| CA 2229674 | A | 19980821 | CA 2229674 | A | 19980216 | 199905 | B |

Priority Applications (no., kind, date): US 1997804729 A 19970221

Patent Details

| Patent Number | Kind | Lan | Pgs | Draw | Filing Notes |
|---------------|------|-----|-----|------|--------------|
| CA 2229674 | A | EN | 202 | 100 | |

Alerting Abstract CA A

The system has several end users computers (104) connected over the internet (105) to a main sever (10) and database (102) through a carrier host (103). The main server has a processor that **generates** several action items (e.g. **insurance policies**) for the end users, these are displayed on the users computer screen as different visual indicators (colours; patterns; etc.) representing the status of each item. The user can select and interact with the information displayed using a conventional **menu** driven graphical interface. Each item has a **menu** of symbols defining components (e.g. different products) within each item, these are colour coded or follow the same pattern as the item they attach to.

USE - For integrating e.g. insurance services and sales between **insurance agents** and agencies over world wide communications network e.g. internet or PSTN.

ADVANTAGE - Obviates time consuming and complicated multitudes of paperwork and forms that apply to different insurance policies being sold under different condition in different countries and allows for easy marrying up of information on products offered for each policy.

20/5/5 (Item 5 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0017476707 *Drawing available*
WPI Acc no: 2008-C97145/200821
XRPX Acc No: N2008-232160

Insurance e.g. homeowner insurance, remote access providing method, involves providing web-based screen for application, and providing price quote based on selected type of insurance, user information, and information on desired coverages

Patent Assignee: TRAVELLERS PROPERTY CASUALTY CORP (TRAV-N)
Inventor: STENDER M J

| Patent Family (1 patents, 1 countries) | | | | | | | |
|--|------|----------|--------------------|------|----------|--------|------|
| Patent Number | Kind | Date | Application Number | Kind | Date | Update | Type |
| US 7343310 | B1 | 20080311 | US 2000200491 | P | 20000428 | 200821 | B |
| | | | US 2000219691 | P | 20000721 | | |
| | | | US 2001843841 | A | 20010430 | | |

Priority Applications (no., kind, date): US 2000200491 P 20000428; US 2000219691 P 20000721; US 2001843841 A 20010430

| Patent Details | | | | | | |
|----------------|------|------|-----|------|------------------------|---------------|
| Patent Number | Kind | Lang | Pgs | Draw | Filing Notes | |
| US 7343310 | B1 | EN | 96 | 56 | Related to Provisional | US 2000200491 |
| | | | | | Related to Provisional | US 2000219691 |

Alerting Abstract US B1

NOVELTY - The method involves verifying user identification (ID) and password, and communicating with a mainframe system by using a web-based graphical **user interface (GUI)** to access a selected insurance application. A web-based screen is provided for the application, where **GUI** includes wrapper functionality around an insurance application such that the user accesses the application without the user utilizing an associated mainframe interface. A price quote is provided based on the selected type of insurance, user information, and information on desired coverages.

USE - Method for providing remote access to an insurance application related to personal-lines insurance e.g. homeowner insurance, auto insurance, boat/yacht insurance, life insurance and health insurance, from a mainframe insurance data processing system.

ADVANTAGE - The method provides reliability, performance, and ease-of-use of data related to insurance policies, and provides a modern, user-friendly interface to a legacy insurance system such as mainframe system, to provide information about personal-lines **insurance policies** to the user, to **issue** personal-lines **insurance** quotes and **policies**, and to modify **policies** in a remote manner.

DESCRIPTION OF DRAWINGS - The drawing shows a technical architecture with reference to a graphical **user interface** to a host insurance data process system and insurance application architecture and tier diagram.

100 Local director
112 Web server
117 Legacy database
118 Legacy application
119 Databases

20/5/10 (Item 10 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0016392284 *Drawing available*
WPI Acc no: 2007-108457/200711
XRPX Acc No: N2007-076736

Client's group insurance coverage quoting, issuing and administering method for use in insurance company, involves receiving and storing initial information regarding client in master computer database

Patent Assignee: JEFFERSON PILOT FINANCIAL INSURANCE CO (JEFF-N)

Inventor: CALLAHAN S K; HANBY W W

Patent Family (1 patents, 1 countries)

| Patent Number | Kind | Date | Application Number | Kind | Date | Update | Type |
|---------------|------|----------|--------------------|------|----------|--------|------|
| US 7143051 | B1 | 20061128 | US 2000577101 | A | 20000524 | 200711 | B |

Priority Applications (no., kind, date): US 2000577101 A 20000524

Patent Details

| Patent Number | Kind | Lan | Pgs | Draw | Filing Notes |
|---------------|------|-----|-----|------|--------------|
| US 7143051 | B1 | EN | 30 | 14 | |

Alerting Abstract US B1

NOVELTY - The method involves receiving and storing initial information regarding a client in a master computer database. The initial information is processed to generate a proposal, where the proposal includes calculating output parameters such as premium rate, plan information and actual effective date. The initial information and the output parameters are stored in the master computer database. **Insurance policies are generated** upon receiving approval of the proposal and based upon the initial information and the output parameters.

DESCRIPTION - An INDEPENDENT CLAIM is also included for a data processing system for quoting, issuing, and administering group insurance coverage for a client.

USE - Used for quoting, issuing and administering group insurance coverage for a client by a computer in an insurance company.

ADVANTAGE - The method automatically quotes, processes, maintains, claim processes, bills, and renews life, health and related coverages for clients, without duplicative data entry. The method minimizes the number of employees that have access to client information, and increases the level of security for that information. The method improves the speed and accuracy of the insurance operation, and increases the overall quality of the products purchased by the insurance consumer.

DESCRIPTION OF DRAWINGS - The drawing shows a flow of information via a method of quoting, issuing, claims processing, and administering insurance coverage.

20/5/16 (Item 16 from file: 350)
 DIALOG(R)File 350: Derwent WPIX
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0014141912 *Drawing available*
 WPI Acc no: 2004-326667/200430
 XRPX Acc No: N2004-260424

Integrated system for real time administration of insurance companies, varies insurance application screen displayed to user, depending upon insurance product selected by user

Patent Assignee: PEOPLESOFT INC (PEOP-N)

Inventor: PENNINGTON A; PETERS G; SYKES J

| Patent Family (1 patents, 1 countries) | | | | | | | |
|--|------|----------|--------------------|------|----------|--------|------|
| Patent Number | Kind | Date | Application Number | Kind | Date | Update | Type |
| US 6714914 | B1 | 20040330 | US 1991813151 | A | 19911223 | 200430 | B |
| | | | US 1994285501 | A | 19940803 | | |
| | | | US 1996673647 | A | 19960625 | | |

Priority Applications (no., kind, date): US 1991813151 A 19911223; US 1994285501 A 19940803; US 1996673647 A 19960625

| Patent Details | | | | | | |
|----------------|------|------|-----|------|-----------------------------|---------------|
| Patent Number | Kind | Lang | Pgs | Draw | Filing Notes | |
| US 6714914 | B1 | EN | 77 | 10 | C-I-P of application | US 1991813151 |
| | | | | | Continuation of application | US 1994285501 |

Alerting Abstract US B1

NOVELTY - An activity processor performs real time processing of entered data selected by an activity scheduler, which puts the selected another entered data into queue during processing. The data is entered relative to the specific insurance functions. The insurance application screen is varied depending upon the insurance product selected by the user.

DESCRIPTION - An INDEPENDENT CLAIM is also included for method of real time administration of insurance companies.

USE - For real time administration of insurance companies.

ADVANTAGE - Increases processing speed, since distributed processing is provided by employing personal computer local area network. Applications for insurance are submitted on line with screens that vary depending upon the insurance product. There is not need to mail an application. Paperwork is reduced, and a more environment friendly system is provided.

DESCRIPTION OF DRAWINGS - The figure shows the flowchart explaining operation of the integrated system.

20/5/51 (Item 51 from file: 350)
 DIALOG(R)File 350: Derwent WPIX
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0007256689 *Drawing available*

WPI Acc no: 1995-311143/**199540**

XRPX Acc No: N1995-234977

Rule-based document production system for constructing insurance policies - has policy clauses and rule set with interface unit allowing entry of coverage information for processing with rule sets giving policy and endorsement clauses

Patent Assignee: AETNA CASUALTY & SURETY CO (AETN-N)

Inventor: MILLER K J; ROWLEY R L

| Patent Family (1 patents, 1 countries) | | | | | | | |
|--|------|----------|--------------------|------|----------|--------|------|
| Patent Number | Kind | Date | Application Number | Kind | Date | Update | Type |
| US 5446653 | A | 19950829 | US 199359706 | A | 19930510 | 199540 | B |
| | | | US 1994264185 | A | 19940622 | | |

Priority Applications (no., kind, date): US 199359706 A 19930510; US 1994264185 A 19940622

| Patent Details | | | | | | | |
|----------------|------|------|-----|------|-----------------------------|--------------|--|
| Patent Number | Kind | Lang | Pgs | Draw | Filing Notes | | |
| US 5446653 | A | EN | 17 | 5 | Continuation of application | US 199359706 | |

Alerting Abstract US A

The **system** includes a **computer system** with associated memory storing a library of insurance policy clauses and a rule set for each clause. A **user interface** allows entry of coverage information from an insurance policy, to the **computer system** identifying at least one coverage to be provided in an insurance policy. Rule sets in the **computer system** are processed to identify those that are satisfied by the entered coverage information.

Superseded insurance policy rule sets are replaced with references to superseding endorsement rule sets each corresponding to a different endorsement clause. A unit assembles the insurance policy and endorsement clauses corresponding to rule sets into the insurance policy.

ADVANTAGE - Provides complete contract without separate endorsement pages. Provides complete policy with all clauses in proper order consisting of correct language to meet state requirements. Creates complete and correct policies from file created by user. Allows formatting and printing of policy.

20/5/54 (Item 54 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0004800952 *Drawing available*

WPI Acc no: 1989-172898/**198923**

Computerised insurance premium quote request system - has central processor merging entered stored data with text data to compile final document

Patent Assignee: CHUBB CORP (CHUB-N)

Inventor: ALEXANDER B; CARDUCCI J; DAVY F A; JOHNSON C; LOIA J; LUCHS C M; RUSH P; SALWAY R

Patent Family (1 patents, 1 countries)

| Patent Number | Kind | Date | Application Number | Kind | Date | Update | Type |
|---------------|------|----------|--------------------|------|----------|--------|------|
| US 4831526 | A | 19890516 | US 1986854780 | A | 19860422 | 198923 | B |

Priority Applications (no., kind, date): US 1986854780 A 19860422

Patent Details

| Patent Number | Kind | Lan | Pgs | Draw | Filing Notes |
|---------------|------|-----|-----|------|--------------|
| US 4831526 | A | EN | 46 | 11 | |

Alerting Abstract US A

The fully **computerised insurance system** processes and **prepares applications** for **insurance** and premium quotations and **prepares** and writes **insurance** contracts. A central processor, includes a data bank into which data are written and from which data are read. These data include information regarding the risk to be insured, client information, insurance premium information and predetermined text data for incorporation with insurance contracts.

The processor is interconnected with terminals, including input and display apparatus, to permit data to be entered and retrieved from the central processor. The central processor is also provided with the capability of merging entered or stored data with predetermined text data to compile data embodying a final insurance document. This data is then communicated to a printer for printing of the insurance document.

ADVANTAGE - Produces document tailored to individual client and risk.

FULL-TEXT PATENTS

File 348:EUROPEAN PATENTS 1978-200928

(c) 2009 European Patent Office

File 349:PCT FULLTEXT 1979-2009/UB=20090709|UT=20090702

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| Set | Items | Description |
|-----|--------|---|
| S1 | 11880 | INSURANCE |
| S2 | 171 | S1(7N)(GENERAT? OR CREAT? OR MAKE? ? OR MAKING OR MADE OR - PREPAR? OR RETRIEV?)(3N)(QUOTE? ? OR RATE? ? OR APPLICATION?) |
| S3 | 422 | S1(7N)(GENERAT? OR CREAT? OR MAKE? ? OR MAKING OR MADE OR - PREPAR? OR RETRIEV? OR ISSUE? ? OR ISSUEING OR ISSUING) (3N)(- POLICY OR POLICIES) |
| S4 | 300374 | GUI? ? OR USER()INTERFACE? OR MENU? ? OR (ONLINE OR ON()LINE OR WEB OR INTERNET OR ELECTRONIC OR COMPUTER? OR WWW)(2N)S-YSTEM? ? |
| S5 | 766 | S1(3N)(AGENT? ? OR BROKER? ? OR REPRESENTATIVE? OR SALESMAN OR SALESMEN OR SALESPERSON? OR SALESWOMAN OR SALESWOMEN OR SALES()MAN OR MEN OR PERSON? ? OR WOMAN OR WOMEN) OR SELLER? ? OR VENDOR? ?) |
| S6 | 26 | S5(5N)(EDIT??? OR MODIFY? OR MODIFI? OR CHANG??? OR ALTER? OR SAVE? ? OR SAVING OR RETRIEV?) |
| S7 | 9790 | MINISTRY OR MINISTRIES OR MINISTERIAL OR RELIGIOUS?(3N)(INSTITUT? OR ORGANIZATION? OR ORGANISATION? OR ENTITY OR ENTITIES OR GROUP?) OR CHURCH?? |
| S8 | 2 | S2:S3(100N)S7 |
| S9 | 6 | S2:S3(100N)S6 |
| S10 | 56 | S2:S3(30N)S4 |
| S11 | 5 | S10 AND PY=1978:2000 |
| S12 | 25 | S10 AND AY=1978:2000 |
| S13 | 25 | S11:S12 |
| S14 | 45 | S1(30N)S7 |
| S15 | 22 | S14 AND IC=(G06Q OR G06F) |
| S16 | 22 | S15 NOT (S8 OR S9 OR S13) |
| S17 | 3 | S16 AND PY=1978:2000 |
| S18 | 8 | S16 AND AY=1978:2000 |
| S19 | 8 | S17:S18 |

[bad date?]

9/3K/6 (Item 6 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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00777982

ONLINE QUOTATION SYSTEM ALLOWING FOR PARTIAL RESULTS VIEWING AND FULL RESULTS VIEWING
SYSTEME DE PROPOSITION EN LIGNE PERMETTANT UNE VISUALISATION PARTIELLE DES RESULTATS ET UNE VISUALISATION COMPLETE DES RESULTATS

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US;

| | Country | Number | Kind | Date |
|-------------|---------|-------------|------|----------|
| Patent | WO | 200111517 | A1 | 20010215 |
| Application | WO | 2000US21013 | | 20000801 |
| Priorities | US | 99369404 | | 19990805 |

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Language Publication Language: English

Filing Language: English

Fulltext word count: 5964

Detailed Description:

...set of purchaser variables (the quote server could opt to withhold some variables). In an **alternate** embodiment, the **agents** (or **insurance** companies) provide the **quote** data in bulk to the **quote** server operator so that quotes can be **generated** without contacting the agent server for each quote. However, if a consumer decides to follow...

[bad date?]

13/3K/12 (Item 12 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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00842059

SYSTEM AND METHOD FOR COMPUTERIZED FINANCIAL TRANSACTIONS PROCEDE ET SYSTEME POUR TRANSACTIONS FINANCIERE'S INFORMATISEES

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Legal Representative:

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| | Country | Number | Kind | Date |
|-------------|---------|------------|------|----------|
| Patent | WO | 200175760 | A1 | 20011011 |
| Application | WO | 2001US9850 | | 20010328 |
| Priorities | US | 2000539832 | | 20000331 |

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Language Publication Language: English

Filing Language: English

Fulltext word count: 9202

Detailed Description:

...another embodiment of the present invention, a system for implementing an insurance policy comprises: a **computer system** having a processor and a memory for storing program instructions executable by the processor to adapt the **computer system** to obtain information relating to relevant parameters of the **insurance policy**; to **generate** a formatted matrix of data relating to the **insurance policy**; and to transmit the formatted matrix for ...and the third one of the relevant parameters may comprise the annual premiums under the **insurance**

policy .

The system may be further adapted to **generate** a premium schedule for the
5 **insurance policy** and to transmit the premium schedule for display.

According to an even further embodiment of the present invention, a system for implementing an insurance policy comprises: a **computer system** having a processor and a memory for storing program instructions executable by the processor to adapt the **computer system** to **generate** an on-line **application** form for the **insurance policy**; to receive information entered in the on-line **application** and relating to a purchaser of the **insurance** policy; and to determine whether the purchaser meets applicable underwriting standards based on the information...

Claims:

...transmit said payment schedule for display.

37 A system for implementing an insurance policy, said **system** comprising:
a **computer system** comprising: a processor; and a memory for storing program instructions executable by said processor to adapt said **computer system** to obtain information relating to relevant parameters of said **insurance policy**; **generate** a formatted matrix of data relating to said **insurance policy**; and transmit said formatted matrix for display.

38 The system of Claim 37, wherein said... **insurance policy**.

42 The system of Claim 40, wherein said system is further adapted to **generate** a premium schedule for said **insurance policy**.

43 The system of Claim 42, wherein said system is further adapted

[bad date?]

13/3K/21 (Item 21 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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00758817

SYSTEM FOR ONLINE QUOTING AND BINDING OF INSURANCE POLICIES

SYSTEME D'ESTIMATION DE POLICES D'ASSURANCE ET DE CREATION DE POLICES D'ASSURANCE AYANT
FORCE OBLIGATOIRE

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| | Country | Number | Kind | Date |
|-------------|---------|------------|------|----------|
| Patent | WO | 200072219 | A1 | 20001130 |
| Application | WO | 2000US8230 | | 20000519 |
| Priorities | US | 99315027 | | 19990520 |
| | US | 99365245 | | 19990730 |

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Language Publication Language: English

Filing Language: English

Fulltext word count: 6244

Detailed Description:

...The QuotePad can be used to view the details of the quotes.

Progressive provides an **online system** for automobile insurance quotes.

Automobile insurance may be purchased online or through a call center or agent. Policy holders can check their account status, **make** real-time payments, access personalized **policy** information, and view their automobile **insurance** contracts.

2

GeicoDirect provides automobile **insurance** services through a call center, through the internet and with direct mail. InsureWorld provides online...customer's application. This does not leave the customer with a favorable impression of the **online system**, and is an inefficient use of the customer's time, since the customer is required to **make** a decision and input further information to obtain an **insurance policy** while relying upon information that is inaccurate, i.e., an **insurance** quote that is not valid. The customer must then wait for the policy premium to...

00579183

METHOD AND SYSTEM FOR REAL-TIME CONTRACTS, ADMINISTRATION, AND FINANCIAL CONTROL TO PROCESS ELECTRONIC CREDIT APPLICATIONS AND INSURANCE SERVICES VIA A GLOBAL COMMUNICATIONS NETWORK

PROCEDE ET SYSTEME DE CONTRATS EN TEMPS REEL, D'ADMINISTRATION ET DE CONTROLE FINANCIER PERMETTANT UN TRAITEMENT ELECTRONIQUE DES DEMANDES DE CREDIT ET SERVICES D'ASSURANCE VIA UN RESEAU DE COMMUNICATIONS GLOBAL

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(Designated only for: US)
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- **LITTLE Angela**
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- **GORBEA Dale**
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- **DELOOZE Jan**
393 Clubhouse Court, Apartment 2E, High Point, NC 27265; US; US(Residence); NL(Nationality); (Designated only for: US)
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1633 Kesteven Road, Winston-Salem, NC 27127; US; US(Residence); US(Nationality); (Designated only for: US)
- **JOYCE Neil**
3209-H Stoneburg Court, Greensboro, NC 27409; US; US(Residence); GB(Nationality); (Designated only for: US)

Legal Representative:

- **CALKINS Charles(et al)(agent)**
Kilpatrick Stockton LLP, 1001 West Fourth Street, Winston-Salem, NC 27101; US;

| | Country | Number | Kind | Date |
|-------------|---------|-----------|------|-----------------|
| Patent | WO | 200042556 | A2 | 20000720 |
| Application | WO | 2000US884 | | 20000113 |
| Priorities | US | 99115667 | | 19990113 |

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; SD; SL; SZ; TZ; UG;
ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Language Publication Language: English

Filing Language: English

Fulltext word count: 21400

Detailed Description:

...methods may be utilized to perform one or different combinations of the following tasks: (1) **generate** a price **quote** for finance and **insurance**; (2) facilitate on-line credit **application** processing; (3) provide for electronic signature capture; (4) facilitate printing on plain paper; (5) provide integration with external systems, such as dealer **systems**; (6) provide **on- line** approval status information; (7) provide detailed reports for finance, insurance, inventory, tracking, and other administrative ...

13/3K/24 (Item 24 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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00399717

AN ELECTRONIC OUT-TRADE INSURANCE SYSTEM
SYSTEME D'ASSURANCE ELECTRONIQUE CONCERNANT DES TRANSACTIONS FINANCIERES

Patent Applicant/Patent Assignee:

- AMERICAN INTERNATIONAL GROUP INC;
::
- SAGALOW Ty R;
::
- GOLDFARB Irwin;
::

| | Country | Number | Kind | Date |
|-------------|---------|----------|------|----------|
| Patent | WO | 9740460 | A1 | 19971030 |
| Application | WO | 97US6755 | | 19970418 |
| Priorities | US | 96634861 | | 19960419 |

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

Language Publication Language: English

Filing Language:

Fulltext word count: 4411

Detailed Description:

...ELECTRONIC OUT-TRADE INSURANCE SYSTEM
FIELD OF THE INVENTION

The present invention relates to an **electronic insurance system** and, in particular, to an **electronic system for preparing quotes** and related items for outtrade **insurance**.

BACKGROUND AND SUMMARY OF THE INVENTION

Out trades are trading transactions associated with financial exchanges...

IV. Text Search Results from Dialog

A. Abstract Databases

NPL ABSTRACTS

File 35:Dissertation Abs Online 1861-2009/Jun
(c) 2009 ProQuest Info&Learning
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 Gale/Cengage
File 65:Inside Conferences 1993-2009/Jul 13
(c) 2009 BLDSC all rts. reserv.
File 2:INSPEC 1898-2009/Jul W1
(c) 2009 The IET
File 474:New York Times Abs 1969-2009/Jul 13
(c) 2009 The New York Times
File 475:Wall Street Journal Abs 1973-2009/Jul 13
(c) 2009 The New York Times
File 99:Wilson Appl. Sci & Tech Abs 1983-2009/Jun
(c) 2009 The HW Wilson Co.
File 169:Insurance Periodicals 1984-1999/Nov 15
(c) 1999 NELS Publishing Co.
File 256:TecTrends 1982-2009/Jul
(c)2009 Info.Sources Inc.All rights reserved

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| Set | Items | Description |
|-----|--------|--|
| S1 | 286746 | INSURANCE |
| S2 | 346 | S1(7N)(GENERAT? OR CREAT? OR MAKE? ? OR MAKING OR MADE OR - PREPAR? OR RETRIEV?)(3N)(QUOTE? ? OR RATE? ? OR APPLICATION?) |
| S3 | 1408 | S1(7N)(GENERAT? OR CREAT? OR MAKE? ? OR MAKING OR MADE OR - PREPAR? OR RETRIEV? OR ISSUE? ? OR ISSUEING OR ISSUING) (3N)(- POLICY OR POLICIES) |
| S4 | 506107 | GUI? ? OR USER()INTERFACE? OR MENU? ? OR (ONLINE OR ON()LI- NE OR WEB OR INTERNET OR ELECTRONIC OR COMPUTER? OR WWW)(2N)S- YSTEM? ? |
| S5 | 19865 | S1(3N)(AGENT? ? OR BROKER? ? OR REPRESENTATIVE? OR SALESMAN OR SALESMEN OR SALESPERSON? OR SALESWOMAN OR SALESWOMEN OR S- ALES()MAN OR MEN OR PERSON? ? OR WOMAN OR WOMEN) OR SELLER? ? OR VENDOR? ?) |
| S6 | 178 | S5(5N)(EDIT??? OR MODIFY? OR MODIF? OR CHANG??? OR ALTER? OR SAVE? ? OR SAVING OR RETRIEV?) |
| S7 | 184436 | MINISTRY OR MINISTRIES OR MINISTERIAL OR RELIGIOUS?(3N)(IN- STITUT? OR ORGANIZATION? OR ORGANISATION? OR ENTITY OR ENTITI- ES OR GROUP?) OR CHURCH?? |
| S8 | 35 | S2:S3 AND S7 |
| S9 | 3 | S2:S3 AND S6 |
| S10 | 29 | S8:S9 NOT PY=2001:2009 |
| S11 | 29 | RD (unique items) |
| S12 | 40 | S2:S3 AND S4 |
| S13 | 40 | S12 NOT S11 |
| S14 | 34 | S13 NOT PY=2001:2009 |
| S15 | 32 | RD (unique items) |

| | | |
|-----|-----|----------------------|
| S16 | 124 | S2:S3 AND S5 |
| S17 | 56 | S2:S3(10N)S5 |
| S18 | 42 | S17 NOT PY=2001:2009 |
| S19 | 36 | S18 NOT (S11 OR S15) |
| S20 | 36 | RD (unique items) |

15/5/1 (Item 1 from file: 583)
DIALOG(R)File 583: Gale Group Globalbase(TM)
(c) 2002 Gale/Cengage. All rights reserved.

09419678

Antilles abre sistemas a productores de seguros

PUERTO RICO: ANTILLES INSURANCE'S B2B SCHEME

El Nuevo Dia (AXI) 05 Dec 2000 Online

Language: SPANISH

In the first three months of 2000, Antilles Insurance Company will debut its business-to-business (B2B) technology. The scheme will provide access to IBM **electronic systems** to **insurance** brokers who want to **issue policies**, quotes, billing, and account information from any location. This software and other support mechanisms are part of Antilles' strategic plan to be on the front lines of technologic development in the insurance sector. *

Company: ANTILLES INSURANCE COMPANY; IBM

Product: Computer Services (7370); Insurance (6300); Property & Liability Insurance (6330);

Event: General Management Services (26);

Country: Puerto Rico (3PUE);

15/5/3 (Item 3 from file: 583)
DIALOG(R)File 583: Gale Group Globalbase(TM)
(c) 2002 Gale/Cengage. All rights reserved.

06394741

Taiwan: Rui Tai life insurance innovate executive computer system.

TAIWAN: RUI TAI'S **COMPUTER SYSTEM** COSTS NTS70 MN

Economic Daily News (XKD) 18 November 1996 p.7

Language: CHINESE

Rui Tai Life Insurance Company* in Taiwan has invested NTS70 mn to upgrade its "**computer system** for administration on life insurance* ". The **computer system** can provide clients with simplified application procedures, efficiency in checking and **issuing insurance policy** as well as diversified payment channels. Clients can also obtain answers on their inquiries by phones. The alteration of contents, loans or bonus of **insurance policy** can also be **made** more effectively. Note: *translated name *

Product: Life Assurance (6310);

Event: General Management Services (26); Marketing Procedures (24);

Country: Taiwan (9TAI);

15/5/5 (Item 5 from file: 583)
DIALOG(R)File 583: Gale Group Globalbase(TM)
(c) 2002 Gale/Cengage. All rights reserved.

05448766

Insurers Move To EDI

UK - THE EXCHANGE TO USE EDI SERVICE
Communicationsweek International (CWI) 9 November 1992 p25
ISSN: 1042-6086

The Exchange, clearing house for UK life insurance companies, is to use an X.400-based electronic data interchange (EDI) service to enable its members to process claims and contracts more swiftly and accurately. Established by some 20 life insurance companies in 1991, The Exchange is 33%-owned by AT&T Istel (Redditch, UK). AT&T Istel is a sister company of AT&T Easylink Services which The Exchange has chosen to carry its insurance traffic over the UK-wide value-added network, Infotrac. The service will enable intermediaries, **insurance** retailers, to **issue policies** themselves rather than having to wait 6-12 weeks for **insurance** companies to **issue policies** based on information sent through the post. The Exchange opted for an open systems approach, using an EDI platform based on the X.400 EDIFACT standard, because this will support a range of **computer systems** and industry preferences. Article discusses the advantages of the Easylink service for intermediaries.

Company: THE EXCHANGE; AT&T EASYLINK SERVICES

Product: Electronic Data Interchange (4811ED); Electronic Mail (4811EM);

Event: USE OF SERVICES (48);

Country: United Kingdom (4UK); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

15/5/8 (Item 2 from file: 2)
DIALOG(R)File 2: INSPEC
(c) 2009 The IET. All rights reserved.

07320837

Title: An insurance odyssey

Author(s): Graham, J.

Author Affiliation: Fireman's Insurance Co., Washington, DC , USA

Journal: Best's Review - Life/Health Insurance Edition , vol.100 , no.2 , pp.89

Publisher: A.M. Best Co

Country of Publication: USA

Publication Date: June 1999

ISSN: 0005-9706

SICI: 0005-9706(199906)100:2L:89:IO;1-V

CODEN: BRLHB5

Language: English

Document Type: Journal Paper (JP)

Treatment: General or Review (G)

Abstract: Technology-savvy executives can set up peopleless, paperless insurance companies based solely on a **computer system**, one that would handle their entire **insurance** operation. The next **generation** of **policy** holders will have started using computers in preschool and will accept fully **computerized** service. The **system** could take care of rates and policy issuance, claims and accounting. Consultants could handle marketing inexpensively by using the Internet. In this article the author describes how such a peopleless, paperless insurance company might work (0 refs.)

Subfile(s): D (Information Technology for Business); E (Mechanical & Production Engineering)

Descriptors: insurance data processing

Identifiers: insurance companies; **computer system**; fully **computerized** service; rates; policy issuance; insurance claims; accounting; marketing; Internet

Classification Codes: D2050G (IT in insurance); E0410F (Business applications of IT)

INSPEC Update Issue: 1999-032

Copyright: 1999, IEE

15/5/9 (Item 3 from file: 2)
DIALOG(R)File 2: INSPEC
(c) 2009 The IET. All rights reserved.

06950251

Title: Reshaping the infotech landscape of insurance

Author(s): Gingrande, A.

Journal: Inform , vol.12 , no.5 , pp.42-4, 46

Publisher: Assoc. Inf. & Image Manag. Int

Country of Publication: USA

Publication Date: May 1998

ISSN: 0892-3876

SICI: 0892-3876(199805)12:5L:42;RILI:1-D

CODEN: INFREN

Language: English

Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: The information management and document processing demands associated with underwriting, **issuing** and servicing the **policies** funded by premiums from America's 6000 **insurance** companies are enormous, with over \$200 billion spent annually on insurance administrative operations. In the area of medical claims alone, there are in excess of some 65 million pages of medical insurance claims processed each day, at an estimated daily cost of \$140 million. Over the decades, the insurance industry has invested billions of dollars into developing document management and digitally based transaction technology, such as electronic commerce and EDI, especially in the area of transaction security. The insurance industry presently uses **electronic** document management **systems** (EDMS) technology for job tasks like processing claims, forms and applications, market surveys and personnel management (0 refs.)

Subfile(s): C (Computing & Control Engineering); E (Mechanical & Production Engineering)

Descriptors: commerce; document handling; electronic data interchange; insurance data processing; personnel

Identifiers: information management; document processing demands; underwriting; insurance companies; insurance administrative operations; insurance industry; document management; digitally based transaction technology; electronic commerce; EDI; transaction security; **electronic** document management **systems**; job tasks; market surveys; personnel management

Classification Codes: C7120 (Financial computing); C6130D (Document processing techniques); C6130E (Data interchange); C7108 (Desktop publishing); E0410F (Business applications of IT)

INSPEC Update Issue: 1998-025

Copyright: 1998, IEE

15/5/14 (Item 8 from file: 2)
DIALOG(R)File 2: INSPEC
(c) 2009 The IET. All rights reserved.

05667729

Title: Using ITS to create an insurance industry application: a joint case study

Author(s): Boies, S.J.; Ukelson, J.P.; Gould, J.D.; Anderson, D.; Babecki, M.; Clifford, J.

Author Affiliation: IBM Res. Center, Yorktown Heights, NY, USA

Journal: Human-Computer Interaction , vol.8 , no.4 , pp.311-36

Country of Publication: USA

Publication Date: 1993

ISSN: 0737-0024

CODEN: HCINE6

U.S. Copyright Clearance Center Code: 0737-0024/0737-0024/93/\$4.00

Language: English

Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: In a joint case study, IBM and Continental Insurance evaluated the use of a new software development environment (called ITS) to implement a portion of an important Continental Insurance underwriting application. IBM and Continental's data-processing management jointly concluded that ITS: is fairly easy to learn and use; substantially reduces application development time; is capable of doing a range of Continental applications; and produces applications that are easier to maintain over the years as usage patterns, insurance laws, and evolving technology require that these applications be changed (15 refs.)

Subfile(s): C (Computing & Control Engineering); E (Mechanical & Production Engineering)

Descriptors: insurance data processing; interactive systems; programming environments; software tools; **user interfaces**

Identifiers: ITS; insurance industry application; joint case study; IBM; Continental Insurance; software development environment; underwriting application; data-processing management; application development time; insurance laws

Classification Codes: C7120 (Financial computing); C6115 (Programming support); C6180 (User interfaces); E0410F (Business applications of IT)

INSPEC Update Issue: 1994-017

Copyright: 1994, IEE

15/5/15 (Item 9 from file: 2)
DIALOG(R)File 2: INSPEC
(c) 2009 The IET. All rights reserved.

05423513

Title: Imaging with the human touch

Author(s): Linkous, S.D.

Author Affiliation: Harford Mutual Insurance Co., Bel Air, MD , USA

Journal: Best's Review - Property/Casualty Insurance Edition , vol.93 , no.11 , pp.62, 90, 92

Country of Publication: USA

Publication Date: March 1993

ISSN: 0161-7745

CODEN: BRPIDU

Language: English

Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Harford Mutual Insurance Company has taken a progressive approach to the adoption of new computer and automation technologies, but with an eye toward maintaining the human touch in support programs. The latest example of this humanistic approach to modernization is the company's **computerized** image management **system**, ImSys, which automates the handling of the forms and documents used to **create**, sell and service **insurance policies**. Ultimately, this computer-based support tool will improve the productivity and efficiency of handling an estimated 600000 pages of documentation each year. The author describes ImSys, its main features, its operation, and the benefits of its application (0 refs.)

Subfile(s): D (Information Technology for Business); E (Mechanical & Production Engineering)

Descriptors: document image processing; insurance

Identifiers: Harford Mutual Insurance Company; **computerized** image management **system**, ImSys

Classification Codes: D2050G (IT in insurance); D3045 (Records management systems for business automation); E0410F (Business applications of IT)

INSPEC Update Issue: 1993-023

Copyright: 1993, IEE

15/5/31 (Item 3 from file: 169)
DIALOG(R)File 169: Insurance Periodicals
(c) 1999 NLS Publishing Co. All rights reserved.

00161588

Continental taps major market via CompuServe.

Jones, David C.

National Underwriter: Life & Health/Financial Services , Jul 25 1994, p8

Document Type: Journal Article

Journal Code: NULH

Abstract: More than 600,000 middle and upper-middle income households subscribing to the CompuServe on-line network can shop by computer in Continental Insurance Company's Continental InsuranCenter. InsuranCenter is a **menu-driven** service that lets CompuServe subscribers use their keyboards to shop for personal lines coverage, **make policy** changes, file claims, educate themselves on the basics of **insurance**, and confer with Continental customer service representatives.

(Author/DMM)

Country: UNITED STATES

Descriptors: Computer Networks; Continental Insurance Company; Marketing

15/5/32 (Item 4 from file: 169)
DIALOG(R)File 169: Insurance Periodicals
(c) 1999 NILES Publishing Co. All rights reserved.

00028083

Agents can underwrite and issue on the spot.

Bests Review: Life/Health , Jun 1985, p96

Document Type: Journal Article

Journal Code: BLH

Abstract: Swiss Am Financial Consultants, Cherry Hill, New Jersey, has developed a microcomputer program which allows the home office to build in and control underwriting guidelines for an entire portfolio on a single diskette. Agents receive menu-driven software which guides them through the underwriting process and permits them to **issue** life, health or disability **insurance policies** on the spot to qualifying clients. (Author)

Descriptors: Agency Automation

20/5/4 (Item 3 from file: 583)
DIALOG(R)File 583: Gale Group Globalbase(TM)
(c) 2002 Gale/Cengage. All rights reserved.

06652997

Cornhill UK in EDI 'first'

UK: CORNHILL FIRST TO IMPLEMENT EDI IN SALE

Insurance Day (AGD) 08 Jul 1998 p.2

Language: ENGLISH

Cornhill Insurance has announced that it is the first insurance company in the UK to complete a commercial policy transaction using electronic data storage (EDI). The Countrywide Diamond quotation system was used by Cornhill to conduct the transaction with KGI **Insurance Brokers** of Stourbridge, UK. Complete **policy** documents were **generated** both at the broker's and on Cornhill's computer. By 2003, it is predicted that more than 90% of commercial package business will be conducted using EDI. The trial is due to be completed in the Summer of 1998. *

Company: KGI INSURANCE BROKERS; CORNHILL INSURANCE

Product: Insurance (6300);

Event: General Management Services (26);

Country: United Kingdom (4UK);

V. Text Search Results from Dialog

A. Full-Text Databases

FULL-TEXT NPL

File 15:ABI/Inform(R) 1971-2009/Jul 11
(c) 2009 ProQuest Info&Learning
File 9:Business & Industry(R) Jul/1994-2009/Jul 11
(c) 2009 Gale/Cengage
File 610:Business Wire 1999-2009/Jul 13
(c) 2009 Business Wire.
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 275:Gale Group Computer DB(TM) 1983-2009/Jun 12
(c) 2009 Gale/Cengage
File 624:McGraw-Hill Publications 1985-2009/Jul 13
(c) 2009 McGraw-Hill Co. Inc
File 621:Gale Group New Prod.Annou.(R) 1985-2009/Jun 04
(c) 2009 Gale/Cengage
File 636:Gale Group Newsletter DB(TM) 1987-2009/Jun 18
(c) 2009 Gale/Cengage
File 613:PR Newswire 1999-2009/Jul 13
(c) 2009 PR Newswire Association Inc
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc
File 16:Gale Group PROMT(R) 1990-2009/Jun 18
(c) 2009 Gale/Cengage
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 634:San Jose Mercury Jun 1985-2009/Jul 10
(c) 2009 San Jose Mercury News
File 148:Gale Group Trade & Industry DB 1976-2009/Jun 25
(c) 2009 Gale/Cengage
File 625:American Banker Publications 1981-2008/Jun 26
(c) 2008 American Banker
File 637:Journal of Commerce 1986-2009/Aug 06
(c) 2009 UBM Global Trade

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| Set | Items | Description |
|-----|---------|---|
| S1 | 4138734 | INSURANCE |
| S2 | 11948 | S1(7N)(GENERAT? OR CREAT? OR MAKE? ? OR MAKING OR MADE OR - PREPAR? OR RETRIEV?) (3N)(QUOTE? ? OR RATE? ? OR APPLICATION?) |
| S3 | 41340 | S1(7N)(GENERAT? OR CREAT? OR MAKE? ? OR MAKING OR MADE OR - PREPAR? OR RETRIEV? OR ISSUE? ? OR ISSUING OR ISSUING) (3N)(- POLICY OR POLICIES) |
| S4 | 3506469 | GUIT? ? OR USER()INTERFACE? OR MENU? ? OR (ONLINE OR ON)LI- |

NE OR WEB OR INTERNET OR ELECTRONIC OR COMPUTER? OR WWW)(2N)S-
SYSTEM? ?

S5 249939 \$1(3N)(AGENT? ? OR BROKER? ? OR REPRESENTATIVE? OR SALESMAN
OR SALESMEN OR SALESPERSON? OR SALESWOMAN OR SALESWOMEN OR S-
ALES?(MAN OR MEN OR PERSON? ? OR WOMAN OR WOMEN) OR SELLER? ?
OR VENDOR? ?)

S6 3646 \$5(5N)(EDIT??? OR MODIFY? OR MODIF? OR CHANG??? OR ALTER?
OR SAVE? ? OR SAVING OR RETRIEV?)

S7 1542053 MINISTRY OR MINISTRIES OR MINISTERIAL OR RELIGIOUS?(3N)(IN-
STITUT? OR ORGANIZATION? OR ORGANISATION? OR ENTITY OR ENTITI-
ES OR GROUP?) OR CHURCH??

S8 437 \$2:S3(100N)\$7

S9 12 \$8(100N)\$4

S10 7 RD (unique items)

S11 4 \$10 NOT PY=2001:2009

S12 55 \$2:S3(30N)\$6

S13 24 \$12 NOT PY=2001:2009

S14 18 RD (unique items)

S15 18 \$14 NOT \$11

S16 282 \$2:S3(20N)\$4

S17 162 \$16 NOT PY=2001:2009

S18 26 \$17(50N)\$5

S19 18 RD (unique items)

S20 17 \$19 NOT (\$11 OR \$15)

11/3,K/3 (Item 1 from file: 16)
DIALOG(R)File 16: Gale Group PROMT(R)
(c) 2009 Gale/Cengage. All rights reserved.

04153123 **Supplier Number:** 46064053 (USE FORMAT 7 FOR FULLTEXT)

Aetna elects Charity First

Business Insurance , p 38

Jan 15 , 1996

Language: English **Record Type:** Fulltext

Document Type: Magazine/Journal; Tabloid ; Trade

Word Count: 100

-

Charity First, which markets comprehensive liability and property insurance to educational, **religious** and charitable **organizations**, began writing all new and existing accounts through Aetna Jan. 2.

An online connection to Hartford, Conn.-based Aetna's home office **computer system** enables Charity First to **issue policies** and endorsements directly from its San Francisco office.

Comprehensive **insurance** programs provided by Charity First are distributed by independent insurance agents and brokers.

For more...

15/3,K/5 (Item 1 from file: 810)
DIALOG(R)File 810: Business Wire
(c) 1999 Business Wire . All rights reserved.

0888888 BW0628

BLUE SHIELD OF CALIF : Blue Shield of California and SASH Communications Debut Internet-based Health Insurance Sales; First in the country: Health Insurance Sales over the Internet now a reality

August 03, 1998

Byline: Business Editors and Medical Writers
...In the first week, Blue Shield immediately
Internet-approved a half-dozen of our health **insurance**
applications."
said **broker** Stephen **Chang**. "IFP Online **makes**
Blue Shield the easiest
plan to work with."
"In this rapidly emerging digital economy, we...

20/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15: ABI/Inform(R)
(c) 2009 ProQuest Info&Learning. All rights reserved.

01877707 05-28699
Software speeds processing, quoting of insurance policies

Hann, Leslie Werstein
Best's Review (Prop/Casualty) v100n4 pp: 106
Aug 1999
ISSN: 0161-7745 **Journal Code:** BIP
Word Count: 287

Abstract:

...package introductions for the insurance industry are briefly discussed.
In June, ClientSoft launched eXoro, an **Internet-based system** enabling **insurance agents** to rate, obtain quotes, apply for, underwrite, bind and **issue insurance policies** from any location in real time.

Text:

In June, ClientSoft, Hawthorne, N.Y., launched eXoro, an **Internet-based system** enabling **insurance agents** to rate, obtain quotes, apply for, underwrite, bind and **issue insurance policies** from any location in real time.

Stamex Inc., Wrentham, Mass., developed ConnectSmart, software that streamlines group **insurance** proposals and quoting. **Brokers** can submit the documentation to multiple insurers. Carriers can import data into their rating systems...

20/3,K/7 (Item 1 from file: 810)
DIALOG(R)File 810: Business Wire
(c) 1999 Business Wire . All rights reserved.

0935653 BW1176

HOMECom COMMUNICATIONS 2 : HomeCom Announces Definitive Merger Agreement with FIMI

November 09, 1998

Byline: Business Editors

...buying

capabilities to their customers and InsureRate accomplishes all of this. InsureRate also provides bank **insurance** **representatives** with an **internet** based software **system** that allows them to access **insurance** product information, **make** comprehensive **insurance** presentations, run comparative **quotes** for customers, and process the business on-line. The HomeCom product line allows us to influence and help nearly every area of a bank.

FIMI, formed in 1988, markets annuity, **insurance**, and **broker/dealer** services to more than 100 banks nationwide. FIMI provides comprehensive training, seminar, sales consultation...

20/3,K/8 (Item 2 from file: 810)
DIALOG(R)File 810: Business Wire
(c) 1999 Business Wire . All rights reserved.

0630281 BW1037

SAPIENS : General Accident Insurance Group standardizes on Sapiens ObjectPool for enterprise application development

October 07, 1996

Byline: Business Editors

...This long-term commitment
by General Accident reinforces Sapiens' position as a leading
provider of **application** development solutions to the worldwide
insurance industry."

General Accident's first strategic **application created**
with
ObjectPool was their Business Owner Policy System, known as Business
Elite. An **online**, rule-based **system**
with links to external resources
such as Dun & Bradstreet and Equifax, Business Elite allows more than
1,700 **insurance agents**
to get instant verification of quotes for
customers and prospects shopping for new policies. Because...

[bad date, fyi]

20/3,K/9 (Item 1 from file: 636)

DIALOG(R)File 636: Gale Group Newsletter DB(TM)

(c) 2009 Gale/Cengage. All rights reserved.

04863023 **Supplier Number:** 67936335 (USE FORMAT 7 FOR FULLTEXT)

TRAVELERS LAUNCHES E-SYSTEM FOR COMMERCIAL AGENTS.(Travelers Insurance Co.)(Brief Article)

Financial Net News , v 5 , n 50 , p 6

Dec 11 , 2000

Language: English **Record Type:** Fulltext

Article Type: Brief Article

Document Type: Newsletter ; Trade

Word Count: 198

Supplier Number: (USE FORMAT 7 FOR FULLTEXT)

Text:

Travelers Insurance has rolled out an **Internet-based system** that enables agents to **generate quotes** for commercial lines of **insurance**. Dubbed SEMCI, which stands for single-entry, multiple-company interface, the system is an interface designed to eliminate redundant data entry; synchronize information between **insurance** carriers and **agents** and reduce processing costs, said Patrick Kinney, v.p. of sales and marketing for Travelers...

20/3,K/12 (Item 3 from file: 16)
DIALOG(R)File 16: Gale Group PROMT(R)
(c) 2009 Gale/Cengage. All rights reserved.

03861010 **Supplier Number:** 45539225

Nationwide putting commercial policies in on-line system

Columbus Dispatch (OH) , p C1

May 13 , 1995

Language: English **Record Type:** Abstract

Document Type: Newspaper ; Trade

Abstract:

Nationwide Insurance (Columbus, OH) has created Interactive Commercial Processing, an **on-line** processing **system** for commercial policies. Nationwide **Insurance's** **agents**, claims staff and other personnel can access Interactive Commercial Processing to **retrieve policy** data. Nationwide **Insurance**, which spent \$11 mil for the four-year development of Interactive Commercial Processing, hopes to...

20/3,K/15 (Item 1 from file: 148)
DIALOG(R)File 148: Gale Group Trade & Industry DB
(c) 2009 Gale/Cengage. All rights reserved.

14364092 **Supplier Number:** 79969410 (USE FORMAT 7 OR 9 FOR FULL TEXT)
New Portals Highlight IASA Product Intros.(Insurance Accounting & Systems Association)(Brief Article)

TREMBLY, ARA C.

National Underwriter Property & Casualty-Risk & Benefits Management , 103 , 24 , 5

June 14 , 1999

Document Type: Brief Article

ISSN: 1042-6841

Language: English

Record Type: Fulltext

Word Count: 955 **Line Count:** 00083

...help from a technical analyst," he said.

* ClientSoft, Inc. announced the launch of cXoro, an **Internet**
-based **system** that enables **insurance agents** to rate,
obtain quotes, apply for, underwrite, bind and **issue**
insurance policies "from any location, in real time."

The product "is expected to dramatically increase insurance industry

? ds

| Set | Items | Description |
|-----|---------|--|
| S1 | 4929875 | INSURANCE |
| S2 | 4512 | \$1(7N)(GENERAT? OR CREAT? OR MAKE? ? OR MAKING OR MADE OR - PREPAR? OR RETRIEV?) (3N)(QUOTE? ? OR RATE? ? OR APPLICATION?) |
| S3 | 16518 | \$1(7N)(GENERAT? OR CREAT? OR MAKE? ? OR MAKING OR MADE OR - PREPAR? OR RETRIEV? OR ISSUE? ? OR ISSUEING OR ISSUING) (3N)(- POLICY OR POLICIES) |
| S4 | 990326 | GUI? ? OR USER()INTERFACE? OR MENU? ? OR (ONLINE OR ON()LINE OR WEB OR INTERNET OR ELECTRONIC OR COMPUTER? OR WWW)(2N)SYSTEM? ? |
| S5 | 157894 | \$1(3N)(AGENT? ? OR BROKER? ? OR REPRESENTATIVE? OR SALESMAN OR SALESMEN OR SALESPERSON? OR SALESWOMAN OR SALESWOMEN OR SALES()MAN OR MEN OR PERSON? ? OR WOMAN OR WOMEN) OR SELLER? ? OR VENDOR? ?) |
| S6 | 2276 | \$5(5N)(EDIT??? OR MODIFY? OR MODIFI? OR CHANG??? OR ALTER? OR SAVE? ? OR SAVING OR RETRIEV?) |
| S7 | 6182335 | MINISTRY OR MINISTRIES OR MINISTERIAL OR RELIGIOUS? (3N)(INSTITUT? OR ORGANIZATION? OR ORGANISATION? OR ENTITY OR ENTITIES OR GROUP?) OR CHURCH?? |
| S8 | 24 | \$2:\$3(30N)\$6 |
| S9 | 4 | \$8 NOT PY=2001:2009 |
| S10 | 4 | RD (unique items) |
| S11 | 7 | \$2:\$3(50N)\$4(50N)\$7 |
| S12 | 226 | \$2:\$3(30N)\$7 |
| S13 | 46 | \$12 NOT MINISTRY |
| S14 | 5 | (\$11 OR \$13) NOT PY=2001:2009 |
| S15 | 5 | RD (unique items) |
| S16 | 5 | \$15 NOT \$10 |
| S17 | 52 | \$2:\$3(20N)\$4 |
| S18 | 28 | \$2:\$3(50N)\$6 |
| S19 | 18 | \$17:\$18 NOT PY=2001:2009 |
| S20 | 14 | \$19 NOT (\$10 OR \$16) |
| S21 | 14 | RD (unique items) |

16/3,K/2

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06120336 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Journal Star, Peoria, Ill., Business Briefs Column

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (JOURNAL STAR - PEORIA, ILL.)

July 06, 1999

Journal Code: KISP **Language:** English **Record Type:** FULLTEXT

Word Count: 176

-
NET QUOTES: Kuhl & Co. is **making** available its
insurance rate quotes at Intuit's Quicken InsureMarket
Web site at www.quicken.com.

PROGRAM MOVES: The Retired & Senior Volunteer Program has moved to
the Dunn Center of Grace Presbyterian **Church** at 3100 N. Knoxville,
Room 15.

21/3,K/5

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11355843 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Policy Master Group - Re Internet Services

REGULATORY NEWS SERVICE

June 05, 2000

Journal Code: WRNS **Language:** English **Record Type:** FULLTEXT

Word Count: 528

-
...PREMIUMS CUT BY UP TO 15% An estimated 15% can be sliced off personal lines **insurance** premiums through cost savings **made** possible by online purchase and **policy** servicing through the Internet. This is the assertion of **insurance** technology supplier, **Policy** Master Plc, whose GEMINInet product is being used to build **electronic** commerce **systems** for personal lines and commercial lines insurance.

Policy Master's latest major win is to...

21/3,K/14

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00160459 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Firm sets up tele-insurance

Mona Fairuz Nordin

NEW STRAITS TIMES , p 26

August 11, 1997

Journal Code: FNST **Language:** English **Record Type:** FULLTEXT

Word Count: 272

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...Peninsular Malaysia who are able to instantly process customer policy renewals and quotations for new **policies** through the **computerised issuing office system**.

The tele-**insurance** system is manned by operators between 9am and 5pm from Mondays to Fridays, and between...

VI. Additional Resources Searched

Proquest:

Financial Times:

((insurance and (church or religious or ministerial) and (online or web or www or internet or computerized)) AND PMID(32326)) AND PDN(<10/31/2000)*

Google:

<http://www.google.com/search?sourceid=navclient&ie=UTF-8&rls=GGLD:GGLD:2004-30:GGLD:en&q=insurance+for+churches>

Ebsco:

[http://search.ebscohost.com/login.aspx?direct=true&db=iqh&bquery=\(TX+\(insurance\)\)+and+\(TX+\(church*+OR+religiou s+OR+ministerial\)\)&type=1&site=ehost-live](http://search.ebscohost.com/login.aspx?direct=true&db=iqh&bquery=(TX+(insurance))+and+(TX+(church*+OR+religiou s+OR+ministerial))&type=1&site=ehost-live)